





Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	09/852,119
		Filing Date	05/09/2001
		First Named Inventor	Ronald A. Braco
		Group Art Unit	2167
		Examiner Name	
Sheet 2 of 2	Attorney Docket Number 7198		

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
G.O.		SHARON OSBERG, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)", November 1999 (1999-11), XP-002192923	

Examiner Signature		Date Considered	12/19/05
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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**SUPPLEMENTAL INFORMATION  
DISCLOSURE  
STATEMENT BY APPLICANT**

*(use as many sheets as necessary)*

Sheet	1
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Attorney Docket Number

**Complete if Known**

Application Number

09/852,119

Filing Date

05/09/2001

**First Named Inventor**

**Ronald A. Brace**

**Group Art Unit**

2167

**Examiner Name**

[illegible]

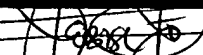
Attorney Docket Number

7198

## U.S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
0-0		WO00/48085	08-17-2000	Cyberbills, Inc.		
0-0		WO01/77938	10-18-2001	Derivon Corporation		
0-0		WO99/42944	08-26-1999	David Lamm		
Examiner Signature			Date Considered	12/07/05		

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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3). <sup>4</sup> For Japanese patent documents, the

901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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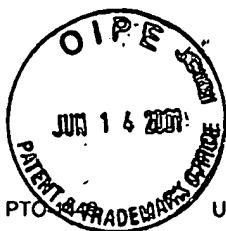


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Attorney Docket Number	7198
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FORM PTO-449

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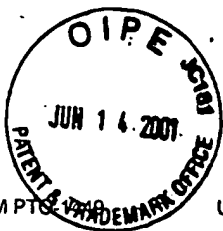
SHEET 1 OF 3  
(REV. 7-80)**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3147/1G921-US1  
APPLICANT: Ronald A. BRACOSERIAL NO: 09/852,119  
FILING DATE: May 9, 2001  
CONFIRMATION NO: N/ARECEIVED  
SEP 27 2001  
Group 2100**U.S. PATENT DOCUMENTS**

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	1. 4,315,101	2/9/82	Atalla	178	22.08	10/9/79
	2. 4,317,957	3/2/82	Sendrow	178	22.08	3/10/80
	3. 4,319,336	3/9/82	Anderson et al.	364	900	2/02/79
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	14. 5,465,206	11/7/95	Hilt et al.	364	406	11/1/93
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	18. 5,832,460	11/3/98	Bednar et al.	705	27	6/2/95
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	21. 5,870,724	2/9/99	Lawlor et al.	705	42	6/6/95
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	26. 5,974,146	10/26/99	Randle et al.	380	24	7/30/97
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	28. 6,029,151	2/22/2000	Nikander	705	39	12/12/97
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	32. 6,058,380	5/2/2000	Anderson et al.	705	40	12/8/95
	33. 6,065,012	5/16/2000	Balsara et al.	707	102	2/27/98
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SHEET 2 OF 3  
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APPLICANT: Ronald A. BRACOSERIAL NO: 09/852,119  
FILING DATE: May 9, 2001  
CONFIRMATION NO: N/ARECEIVED  
SEP 27 2001  
Group 2100\*EXAMINER  
INITIALS

*Duplicates*

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*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION CLASS	SUBCLASS	YES	NO
	44. WO 00/42551	7/20/00	PCT				
	45. WO 99/05628	2/4/99	PCT				
	46. WO 99/07102	2/11/99	PCT				
	47. WO 99/10823	3/4/99	PCT				
	48. WO 99/13421	3/18/99	PCT				
	49. WO 99/15999	4/1/99	PCT				
	50. WO 99/58339	11/18/99	PCT				

*Duplicates*

**OTHER REFERENCES**

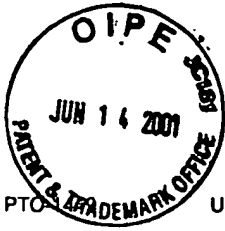
(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)

\*EXAMINER  
INITIALS

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DATE CONSIDERED:

12/07/05



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SHEET 3 OF 3  
(REV. 7-80)

**LIST OF REFERENCES CITED BY APPLICANT**

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DOCKET NO.: 3147/1G921-US1  
APPLICANT: Ronald A. BRACO

SERIAL NO: 09/852,119  
FILING DATE: May 9, 2001  
CONFIRMATION NO: N/A

\*EXAMINER  
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DOCKET NO.: 3147/1G921US1  
APPLICANT: Ronald A. BRACO  
SERIAL NO: 09/852,119  
FILING DATE: 5/9/01  
CONFIRMATION NO: 4159

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
0-0	1. 6,049,786	04/11/00	Smorodinsky	705	40	7/22/97
0-0	2. 6,052,457	10/05/99	Abdelaal et al.	379	220	7/2/98
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**FOREIGN PATENT DOCUMENTS**

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
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**OTHER REFERENCES**  
**(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)**

*EXAMINER INITIALS	
0-0	4. Stoneman, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pages 50-58
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DATE CONSIDERED:

12/12/05

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SHEET 1 OF 1  
(REV. 7-80)**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3147/1G921-US1  
APPLICANT: Ronald A. BRACOSERIAL NO: 09/852,119  
FILING DATE: May 9, 2001  
CONFIRMATION NO: 4159For: **ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM****U.S. PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>NAME</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>FILING DATE</u>
0 - 0	1. 6,289,322 B1	09/11/01	Kitchen et al.			03/03/98
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0 - 0	5. 5,890,140	03/30/99	Clark et al.			06/07/95
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0 - 0	7. 5,956,695	09/21/99	Carrithers et al.			11/12/97
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0 - 0	9. 5,787,403	07/28/98	Randle			03/08/95
0 - 0	10. 5,424,938	06/13/95	Wagner et al.			10/13/92
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GROUP 3600**FOREIGN PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>COUNTRY</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>TRANSLATION</u> <u>YES</u> <u>NO</u>
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**OTHER REFERENCES****(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)****\*EXAMINER  
INITIALS**EXAMINER: 

DATE CONSIDERED: 12/12/05

**\*EXAMINER:**

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## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM
Application Number:	09/852119
Confirmation Number:	4159
First Named Applicant:	Ronald Braco
Attorney Docket Number:	7198
Art Unit:	3627
Search string:	( 5710887 or 5727129 or 5754939 or 5826242 or 5848396 or 5857190 or 5870559 or 5956693 or 5987440 or 6000033 or 6006333 or 6038597 or 6052730 or 6085191 or 6178511 or 6253203 or 6275824 or 6393407 or 6446119 or 6412073 or 6199077 or 3833885 or 4277837 or 4319336 or 4460960 or 4678895 or 4727243 or 4823264 or 4947028 or 5025373 or 5220501 or 5231571 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5383113 or 5420405 or 5465206 or 5483445 or 5594910 or 5655089 or 5710889 or 5727249 or 5815665 or 5870724 or 5873072 or 5884288 or 5903721 or 5920847 or 5930759 or 5943656 or 5956700 or 5963925 or 5974146 or 6044362 or 6049786 or 6055567 or 6070150 or 6128603 or 6173272 or 6182052 or 6289322 or 6292789 or 6327577 or 6334116 or 6363362 or 5903732 or 3833885 or 4277837 or 4315101 or 4317957 or 4420751 or 4454414 or 4460960 or 4634845 or 4678895 or 4689478 or 4695880 or 4727243 or 4734858 or 4799156 or 4823264 or 4947028 or 5007084 or 5025373 or 5220501 or 5231571 or 5265033 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5420405 or 5424938 or 5473143 or 5483445 or 5594910 or 5649117 or 5655089 or 5699528 or 5710889 or 5717868 or 5727249 or 5729693 or 5745886 or 5787403 or 5815665 or 5832460 or 5845267 or 5848400 or 5884290 or 5890140 or 5903721 or 5903732 or 5905976 or 5930759 or 5943656 or 5956695 or 5956700 or 5978780 or 6029151 or 6032133 or 6052457 or 6058380 or 6065012



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or 6072870 or 6078907 or 6085177 or 6097834  
or 6098053 or 6119106 or 6119107 or 6119109  
or 6122625 or 6128603 or 20010002535 or  
20010037296 or 20010044776 or 20020010677  
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or 20020087427 or 20020087461 or  
20020087465 or 20020087468 or 20020087469  
or 20020087471 ).pn.

## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
	1	5710887	1998-01-20	Chelliah et al.			
	2	5727129	1998-03-10	Barrett et al.			
	3	5754939	1998-05-19	Herz et al.			
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30	5025373	1991-06-18	Keyser, Jr. et al.
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37	5336870	1994-08-09	Hughes et al.
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40	5383113	1995-01-17	Kight et al.
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85	4799156	1989-01-17	Shavit et al.
86	4823264	1989-04-18	Deming
87	4947028	1990-08-07	Gorog
88	5007084	1991-04-09	Materna et al.
89	5025373	1991-06-18	Keyser, Jr. et al.
90	5220501	1993-06-15	Lawlor et al.
91	5231571	1993-06-27	D'Agostino
92	5265033	1993-11-23	Vajk et al.
93	5283829	1994-02-01	Anderson
94	5287270	1994-02-15	Hardy et al.
95	5325290	1994-06-28	Cauffman et al.

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init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20010002535	2001-06-07	Liebig et al.			
	2	20010037296	2001-11-01	Ganesan et al.			
	3	20010044776	2001-11-22	Kight et al.			
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Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
Group Art Unit	3627
Examiner Name	
Attorney Docket Number	7198

Sheet 1 of 10

**U.S. PATENT DOCUMENTS**

Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number Number - Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-3,839,885	05/24/1973	Gentile, et al.	duplicate
		US-4,277,837	07/07/1981	Stuckert	
		US-4,315,101	02/08/1982	Atalla	
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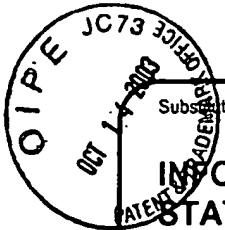
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6-0		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
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Sheet 2 of 10

**Complete if Known**

Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
Group Art Unit	3627
Examiner Name	
Attorney Docket Number	7198

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Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
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		US-5,025,373	06/18/1991	Keyser, Jr., et al.	duplicate
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		US-5,283,829	02/04/1994	Anderson	"
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		US-5,740,889	01/20/1998	Clark, et al.	"
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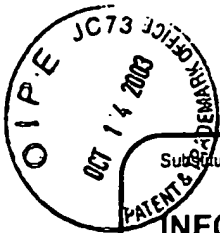
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		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Citibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
		WO99/15999	04/01/1999	Microsoft Corporation		
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Sheet 3 of 10

**Complete if Known**

Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
Group Art Unit	3627
Examiner Name	
Attorney Docket Number	7198

**U.S. PATENT DOCUMENTS**

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0-0		GB-2,294,566 A	05/01/1996	Mitel Corporation		
0-0		WO99/58339	11/18/1999	Jean-Claude Sarda		
6-6		WO00/42551	07/20/2000	The Chase Manhattan Bank		
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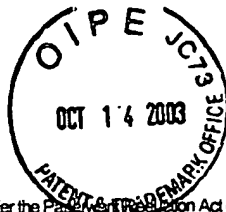
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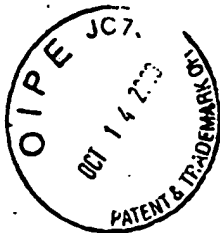
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	09/852,119
		Filing Date	05/09/2001
		First Named Inventor	Ronald A. Braco
		Group Art Unit	3627
		Examiner Name	
Sheet 6	of 10	Attorney Docket Number	7198

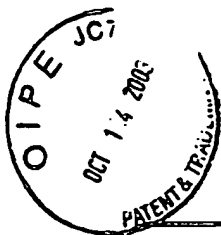
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0-0		COUNCIL FOR ELECTRONIC BILLING AND PAYMENT, Business-to-Business EIPP: Presentment Models and Payment Options, Part One: Presentment Models, January, 2001, National Automated Clearing House Association, Herndon, VA.	
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7

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10

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Examiner Name	
Attorney Docket Number	7198

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09/852,119
				Filing Date	05/09/2001
				First Named Inventor	Ronald A. Braco
				Group Art Unit	3627
				Examiner Name	
Sheet	8	of	10	Attorney Docket Number	7198

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
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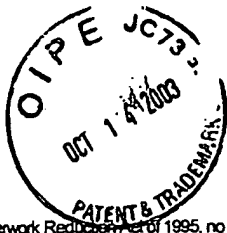
Examiner Signature		Date Considered	12/07/05
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<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 9 of 10

### Complete if Known

Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
Group Art Unit	3627
Examiner Name	
Attorney Docket Number	7198

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Examiner Signature

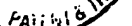
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**ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM
Application Number:	09/852119 *09/852119*
Confirmation Number:	4159
First Named Applicant:	Ronald Braco
Attorney Docket Number:	7198
Art Unit:	3627
Search string:	( 5710887 or 5727129 or 5754939 or 5826242 or 5848396 or 5857190 or 5870559 or 5956693 or 5987440 or 6000033 or 6006333 or 6038597 or 6052730 or 6085191 or 6178511 or 6253203 or 6275824 or 6393407 or 6446119 or 6412073 or 6199077 or 3833885 or 4277837 or 4319336 or 4460960 or 4678895 or 4727243 or 4823264 or 4947028 or 5025373 or 5220501 or 5231571 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5383113 or 5420405 or 5465206 or 5483445 or 5594910 or 5655089 or 5710889 or 5727249 or 5815665 or 5870724 or 5873072 or 5884288 or 5903721 or 5920847 or 5930759 or 5943656 or 5956700 or 5963925 or 5974146 or 6044362 or 6049786 or 6055567 or 6070150 or 6128603 or 6173272 or 6182052 or 6289322 or 6292789 or 6327577 or 6334116 or 6363362 or 5903732 or 3833885 or 4277837 or 4315101 or 4317957 or 4420751 or 4454414 or 4460960 or 4634845 or 4678895 or 4689478 or 4695880 or 4727243 or 4734858 or 4799156 or 4823264 or 4947028 or 5007084 or 5025373 or 5220501 or 5231571 or 5265033 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5420405 or 5424938 or 5473143 or 5483445 or 5594910 or

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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
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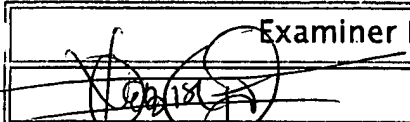
## Remarks

Note: Remarks are not for responding to an office action.

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Examiner Name	Date
	12/08/03